



Order Filed on April 2, 2019 by  
Clerk U.S. Bankruptcy Court  
District of New Jersey

UNITED STATES BANKRUPTCY COURT  
DISTRICT OF NEW JERSEY

Caption in Compliance with D.N.J. LBR 9004-1

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Attorneys for The Bank of New York Mellon, F/K/A  
The Bank of New York as trustee for registered  
Holders of CWABS, Inc., Asset-Backed Certificates,  
Series 2004-13

In Re:

Hector D. Bernal and Naomi Bernal,

Debtors.

Case No.: 17-19967 JKS

Adv. No.:

Hearing Date: 3/14/19 @10:00 a.m.

Judge: John K. Sherwood

**ORDER RESOLVING MOTION FOR RELIEF THROUGH LOSS MITIGATION  
PROGRAM**

The relief set forth on the following pages, numbered two (2) through three (3) is hereby  
**ORDERED**

**DATED: April 2, 2019**

A handwritten signature in black ink, appearing to read "J.K. Sherwood", written over a horizontal line.

Honorable John K. Sherwood  
United States Bankruptcy Court

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Debtor: Hector D. Bernal and Naomi Bernal

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Caption: **ORDER RESOLVING MOTION FOR RELIEF THROUGH LOSS  
MITIGATION PROGRAM**

This matter having been brought before the Court by KML Law Group, P.C., attorneys for Secured Creditor, the The Bank of New York Mellon, F/K/A The Bank of New York as trustee for registered Holders of CWABS, Inc., Asset-Backed Certificates, Series 2004-13, Denise Carlon appearing, by way of objection to the confirmation of Debtor's Chapter 13 Plan, and this Court having considered the representations of attorneys for Secured Creditor and Russell Low, Esquire, attorney for Debtors Hector D. Bernal, and Naomi Bernal, and for good cause having been shown;

It is **FURTHER ORDERED, ADJUDGED and DECREED** that Debtor is to continue making payments per the terms of the loss mitigation order; and

It is **FURTHER ORDERED, ADJUDGED and DECREED** that Secured Creditor does not waive its rights to the post-petition arrears in the event a loan modification is not successful; and

It is **FURTHER ORDERED, ADJUDGED and DECREED** that if the loan modification is not successful, Debtor shall propose a cure of the post-petition arrears; and

It is **FURTHER ORDERED, ADJUDGED and DECREED** that the loss mitigation program is extended to May 6, 2019 or as further extended by the court's loss mitigation program; and

It is further **ORDERED, ADJUDGED and DECREED** that for the Duration of Debtors' Chapter 13 bankruptcy proceeding, if any of the loss mitigation payments are not made within thirty (30) days of the date said payment is due, Secured Creditor may obtain an Order Vacating Automatic Stay as to Real Property by submitting a Certification of Default to the Court indicating such payment is more than thirty days late, and Debtors shall have fourteen days to respond; and

It is further **ORDERED, ADJUDGED and DECREED** that Secured Creditor is hereby awarded reimbursement of fees and costs in the sum of \$350.00 for attorneys' fees and \$181.00 for filing fees, totaling \$531.00, which is to be paid through Debtors' Chapter 13 plan; and

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Debtor: Hector D. Bernal and Naomi Bernal

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Caption: **ORDER RESOLVING MOTION FOR RELIEF THROUGH LOSS  
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It is **FURTHER ORDERED, ADJUDGED and DECREED** that Secured Creditor's objection to confirmation and Motion for Relief are hereby resolved.